

Group Name: City of Spokane

Group ID: 1018813

Plan Effective Date: 1/1/2023



Your City of Spokane health plan

Healthcare for all your ages and stages

Life is full of meaningful moments and milestones.



When those moments include a change to your **health** needs, you'll be **prepared** for whatever life brings with an award-winning health plan in your corner. You can be **confident** knowing you have access to **quality** care and plenty of ways to find it.

When your needs do change, you can feel secure knowing you chose **the right health plan to serve you best at all stages of your life.**

Awards and recognitions

- Top 10 large corporate philanthropist in Washington (Puget Sound Business Journal, 2022).
- HIMSS Microsoft for Healthcare Innovation Award for patient engagement, 2019.



 To learn more, watch our **brand video**.

Wherever you go

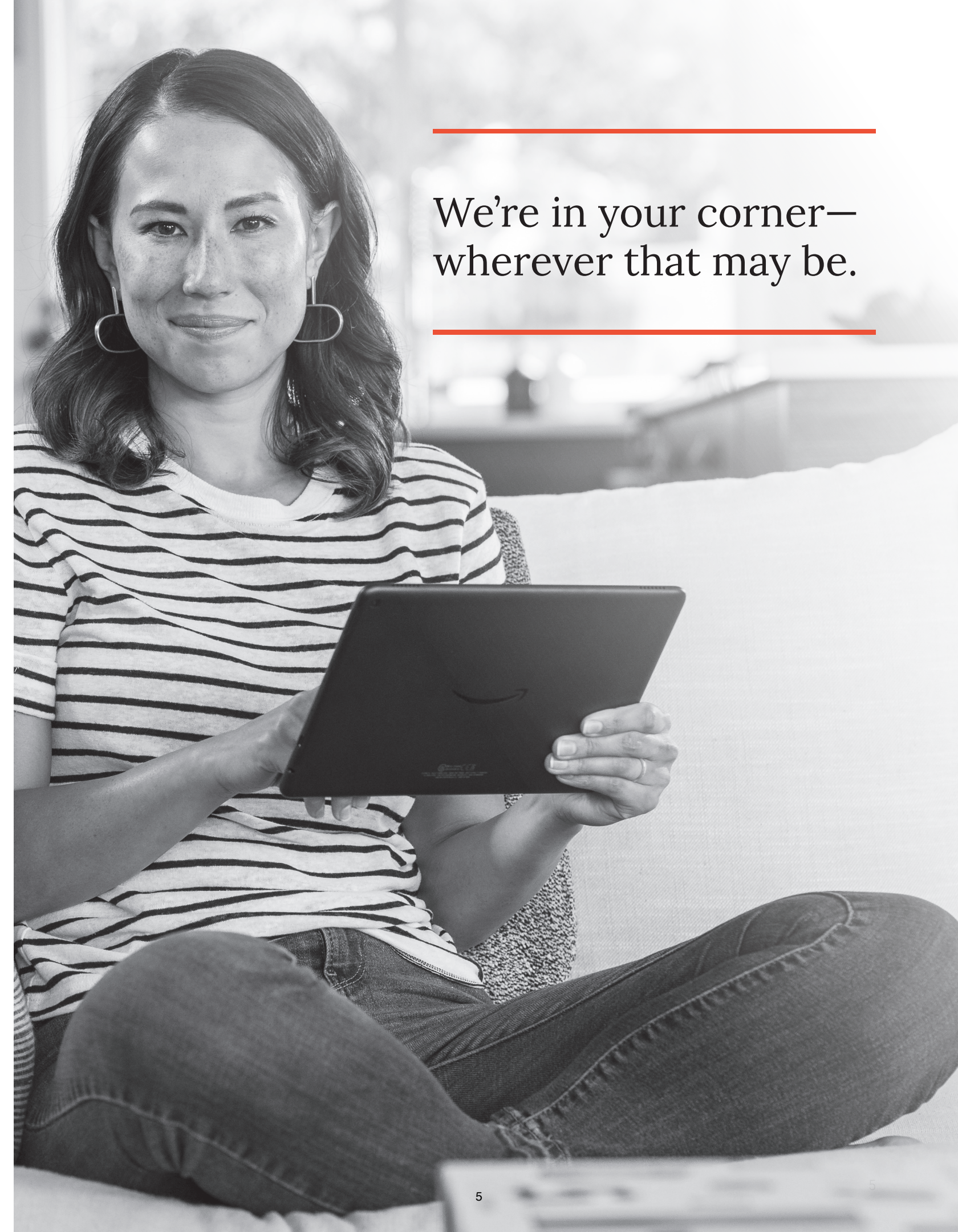
At home, across the country, and around the world—**the power of Blue is with you.**

Locally, our expansive network is built on strong relationships with providers, hospitals, and specialists.

Across the United States, you can see in-network providers anywhere in the country with the BlueCard® program.

Around the world, you can get care in nearly 200 countries and territories with the Blue Cross Blue Shield Global Core program. Our assistance coordinators are available to help arrange your care.



A black and white photograph of a woman with long, wavy hair, wearing a striped t-shirt and jeans, sitting on a couch. She is holding a tablet computer with both hands. The back of the tablet is visible, showing the Amazon smile logo. The background is a blurred indoor setting with a window. Two horizontal red lines are positioned above and below the text.

We're in your corner—
wherever that may be.

Whenever you need care

Our purpose is to improve customers’ lives by making healthcare work better. One of the main ways we do that is by giving you access to care when and where you need it.

Network	Backed by the Blue Cross Blue Shield Association, Premera Blue Cross has the largest provider network in the country. More than 90 percent of doctors and hospitals nationwide are in our broadest network, so it’s easy to get high-quality care at the best possible price.
Primary care	In a recent study, over a third of Americans reported having trouble finding a doctor within the past three years.* To address the shortage of doctors, Premera is investing in educational programs to increase the number of future primary care providers.
Virtual care	With so many options, you can get treatment by phone, text, or video wherever you go and whenever you need it: <div><div>Primary care</div><div>Urgent care</div><div>Mental health care</div><div>Specialty care</div></div>

Improving primary care access

In Washington, where Premera is headquartered, the company has teamed up with Kinwell Medical Group to expand primary care services for Premera members across the state.

kinwellhealth.com

*Redford, Gabrielle, and Managing Editor. "What Makes a Good Doctor - and Other Findings from the 2019 AAMC Public Opinion Research." AAMC, 27 Apr. 2020, <https://www.aamc.org/news-insights/what-makes-good-doctor-and-other-findings-2019-aamc-public-opinion-research>

Whatever kind of care you need

You have many ways to get your best care.

24-Hour NurseLine (\$0)	If you have a health concern but are uncertain about what to do next, consult with a registered nurse by calling the free 24-Hour NurseLine to discuss your symptoms and get advice on the best way to receive care.
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Virtual care	Avoid the hassle, wait, and cost of visiting a provider in-person by receiving care from in-network providers, therapists, and other specialists—on the go or from the comfort of home. Check out Premera MyCare for more information.
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Office visit (\$)	Visit a provider’s office to get examinations, x-rays, lab work, and other in-person medical services.
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Urgent care (\$\$)	Urgent care clinics can provide care for illnesses like ear infections, the flu, sprains, or other minor injuries.
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ER (\$\$\$)	Go to the closest emergency room for immediate care for serious or life-threatening conditions like severe abdominal pain, shortness of breath, sudden numbness, loss of consciousness, or broken bones.
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Current member? Get plan info on your phone.

 	Download the Premera health plan app for easy, convenient, on-the-go access to medical plan info.	 	Download Premera MyCare to access all your virtual care providers whenever you need them.
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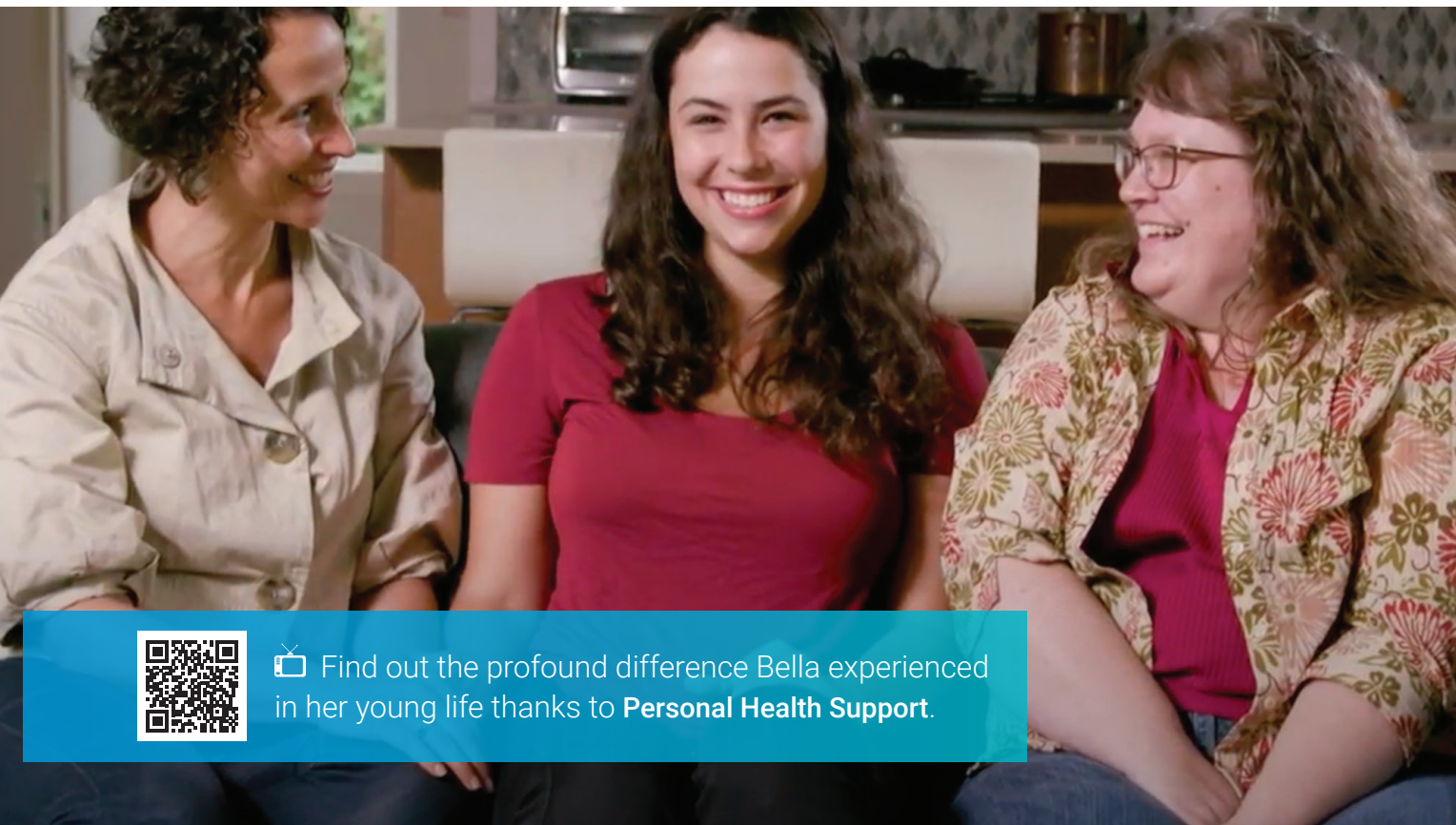
How ever you feel physically

Some health issues aren't simple.

If you find that you need help with a chronic condition, illness, or hospitalization, Personal Health Support clinicians are available to provide assistance based on your needs.

When you work with **Personal Health Support**, you'll be better able to:

- Manage a condition, such as asthma, diabetes, or heart disease
- Take care of yourself or a loved one to prevent readmission after a hospital stay
- Ask the right questions about an illness or procedure



Find out the profound difference Bella experienced in her young life thanks to **Personal Health Support**.

How ever you feel mentally

Sometimes it's not a physical ailment that disrupts our lives.

We may find ourselves unable to shake feelings of sadness, exhaustion, or anger. We may rely too much on substances, such as alcohol, to get us through the day. In fact, the National Alliance on Mental Illness (NAMI) reports that 1 in 5 U.S. adults and 1 in 6 U.S. youth aged 6–17 experience mental illness each year. And, tragically, suicide is the second leading cause of death among people aged 10–34.*

Every Premera plan covers mental health visits the same as a standard office visit with your primary care provider. There are no visit limits. And you have many choices for getting care, so you can find the type of care that fits your life and your needs, whether that's a virtual visit, an in-person appointment, or an in-patient stay.



Premera is the official health plan of the Seattle Kraken NHL team. We've partnered up to help break the stigma of mental health and to encourage people to seek care. Check it out at premera.com/hockeytalks.

Find out more about getting mental health or substance use care at premera.com/visitor/mentalhealth.

*"Mental Health by the Numbers." NAMI, <https://www.nami.org/mhstats>

You'll get no-cost preventive care

When you get routine preventive care from an in-network provider, you don't pay for it—your health plan does.

Under the Affordable Care Act, all health plans cover certain preventive services with no out-of-pocket cost to you, such as:

- Routine wellness exams
- Screenings and tests
- Vaccinations
- Medications and supplements
- Reproductive and women's health

Note: This is not a complete list of covered preventive services. Services within the above categories may have age, risk, and other requirements to be considered preventive. Checkout premera.com/visitor/care-essentials for more information about preventive care. Current members can sign in at premera.com for specific benefits covered by your plan.

Check with your primary care provider
to find out what services are right for you.

"The Value of Preventive Care." The Washington Post, WP Company, 26 Jan. 2022,
<https://www.washingtonpost.com/brand-studio/wp/2019/11/25/feature/the-value-of-preventive-care/>



**Choose a Primary
Care Provider**



**Book a Preventive
Care Visit**



**Understand Preventive
Care Visits**



According to the Centers for Disease Control and Prevention, preventive care services could save over 100,000 lives in the United States every year.*

And high-quality, low-cost virtual care

Whether it's primary, urgent, or mental health care, our virtual network prioritizes your needs and provides first-rate care.

Illness can occur at any time. So why wait for office hours to have your medical concerns addressed? Providers are just a few clicks away, ready to offer you the care you need. Avoid the wait and cost of in-person care with a virtual care visit instead.

To find out more about the virtual care options available to you, sign in to your account at premera.com or reach out to your HR representative.



Current member? Download **Premera MyCare** to access all your virtual care providers whenever you need them.



Plus, there are lots of easy ways to manage your care

When your plan is activated, take a couple minutes to do these tasks that will make it as easy as possible to manage your care and get the most value from your plan.



Create an account



When you create an account on premera.com, you can:

- **Track your care costs** (such as deductible and out-of-pocket maximum)
- **Refill or manage your prescriptions** and get dose reminders
- **Find doctors, hospitals, and pharmacies** that are in your network
- **Read more** about the details of your benefits

Download the apps



Two mobile apps offer the quickest access to plan information and care.



The Premera mobile app ensures you always have access to your health plan information—wherever you are.

- Search for doctors and other providers
- Monitor your claims
- Show proof of your coverage with your virtual ID card

Download the Premera mobile app on **Android** or **iOS**.



Find and receive care from within the Premera MyCare app. Here you'll be able to:

- See which virtual care services are available to you
- Connect with virtual care providers
- Have virtual care visits with your provider

Download the Premera MyCare app on **Android** or **iOS**.



Get text reminders



Receive occasional text messages with useful and timely information about your health plan.

- Call **866-369-3496** to sign up today.
- You can stop texts at any time.

Give us a call



If you prefer to talk by phone, call our customer service team at **800-722-1471**.

We're available to assist you from 5 a.m. to 8 p.m. Pacific Time, Monday through Friday.

Getting started with your pharmacy benefit

With Premera Blue Cross pharmacy benefits, our goal is to ensure your plan is simple to understand and your medications are easy to manage.

Here's some information to get you started with this important benefit.



Find a medication

Each drug list covers thousands of prescription medications. To check if a medication is covered by your plan and find out if there are any restrictions:

- Visit premera.com/visitor/covered-drugs
- Sign in to your account at premera.com

Current member? Your Rx plan is on your ID card or in the [Premera mobile app](#).



Find a pharmacy

Pharmacies in your plan network can be found through the **Find a Doctor tool** on premera.com.



Explore more

- Ever wondered how prescription pricing works? [Watch this video](#) to find out.
- The [online Pharmacy Benefit Guide](#) has additional need-to-know information.

Current member?

Your Rx plan is on your ID card or in the [Premera mobile app](#).

Terms to know

Formulary

A list of prescription drugs covered by a prescription drug plan. Also called a drug list.

Tier

Within a formulary, medications fall into categories or levels, each with a different copay or coinsurance.

Copay

A set fee you pay when you get a prescription filled. The copay may vary depending on which tier drugs are in.

Coinsurance

Your share of the cost of medication. For example, if your plan pays 90%, your coinsurance (the part you pay) is the remaining 10%.

Save on prescriptions

Keep more money in your wallet by using these easy tips.



Current member?

Sign in to your account on premera.com to manage your prescriptions:

- Compare costs at local pharmacies
- Order and refill prescriptions
- Check drug costs and coverage

The high cost of medications is a major factor in increasing healthcare costs. We work to keep your out-of-pocket costs as low as possible with a broad retail pharmacy network with competitive rates.

You can lower your costs further by using these tips:

Choose generic drugs. Generic drugs are the same as brand-name drugs, but they cost much less. Be sure to ask your doctor if a less expensive generic drug is available the next time you need a new prescription.

Get prescriptions delivered. Mail order is ideal for prescriptions you take regularly. You can save on prescriptions through Express Scripts home delivery, part of your pharmacy benefit.

Your prescription drug coverage

Manage your medications easily

Sign in to premera.com to:

- Check which prescriptions are covered
- Compare costs
- Find in-network pharmacies
- Order and refill prescriptions

Specialty drugs

If you have a complex condition such as multiple sclerosis, rheumatoid arthritis, or cancer, you may need special medications that are not available at most retail pharmacies. They are usually self-injected and may need refrigeration.

The Premera specialty pharmacy program:

- Can show you how to use these products
- Offers free delivery and refill reminders
- Gives you 24-hour access to pharmacists and nurses

For more information, sign in to premera.com and select **Prescriptions**.

Why generics?

It's always a good idea to ask about generics when your doctor prescribes medications. Generics are:

- Often cheaper than brand name drugs
- Comprised of the same active ingredients in the same dosage form
- Approved by the FDA

Save with mail order

Mail-order prescriptions through Express Scripts may cost less. Sign in to your Premera account to find out more.

How it works

When you fill a prescription at the pharmacy, you pay a designated copay or coinsurance. How much you pay depends on the tier, or level, the drug is assigned to.

\$ TIER 1	Generics
\$\$ TIER 2	Most brand name drugs
\$\$\$ TIER 3	Lower value drugs

If you are considering your plan options, visit premera.com and select **Covered Drugs** to see how your medications are covered on a Premera plan. If you are a current member, your member ID card lists which prescription plan you have and what your copay or coinsurance is.

Personal Health Support

We can help you navigate complex medical events at no additional cost.



You don't have to do this alone

When a health crisis hits, it's easy to get overwhelmed. There are so many things to learn, resources to find, and systems to juggle—when all you want is for you and your loved one to feel better.

A Premera licensed healthcare professional will work with you and your healthcare providers as a single point of contact who can get answers to your questions and advocate on your behalf.

Premera can:

- Advocate for you and your family
- Help you navigate the health system
- Help you make informed decisions about your or your loved one's condition
- Locate community resources and support for the patient and for you

Current member?

For help with a complex medical situation, call 888-742-1479 (TTY:711) or email healthhelp@premera.com

Neonatal Intensive Care Unit Program

If your new baby requires special care in the neonatal intensive care unit (NICU), the Premera NICU program is here to make sure you and your baby get the care you need. The program is free and confidential.



Our dedicated team of neonatal clinicians are here to help you and your family understand what is happening. They can answer your questions, help get your baby home, and continue to help with any special needs. The team communicates with doctors, nurses, and other medical professionals who care for your baby. If there is language you don't understand or you need help caring for your infant, you can rely on the neonatal clinicians at Premera.

If your infant is in the NICU, we're here to help.

Current member?

For more information about NICU support, call 866-534-7209.

Take small steps.

Little changes can deliver a big payoff. Dr. Jen Koon takes the stairs instead of the elevator whenever she can. And she always hits the produce section first when she's grocery shopping to make sure she loads up on fruits and vegetables. "These aren't big goals or milestones—just gentle lifestyle modifications," she says.

Take time to savor your meals.

“I eat well and enjoy a multi-course evening meal in my kitchen while I watch the world go by,” says Dr. Jacob Heller. Stick with healthy choices most of the time. But leave room for the occasional treat, too. “Depriving yourself of that kind of joy is counterproductive,” he says.



To the new arrivals,
the young at heart, and
everyone in between—
we're in your corner.

Discrimination is Against the Law

Premera Blue Cross (Premera) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. Premera provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). Premera provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-4535, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@Premera.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/online-services/cc/pub/complaintinformation.aspx>.

Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-722-1471 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-722-1471 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-722-1471 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-722-1471 (TTY: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-722-1471 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-722-1471 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-722-1471 (телетайп: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្មើស គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-722-1471 (TTY: 711)។

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。800-722-1471 (TTY:711) まで、お電話にてご連絡ください。

ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-722-1471 (መስማት ለተሳናቸው: 711)።

XIYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-722-1471 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-722-1471 (رقم هاتف الصم والبكم: 711).

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-722-1471 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-722-1471 (TTY: 711).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-722-1471 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-722-1471 (TTY: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-722-1471 (ATS : 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-722-1471 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-722-1471 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-722-1471 (TTY: 711).

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-722-1471 (TTY: 711) تماس بگیرید.

Notes



034306 (09-01-2022)